

Company Name:	Health Insurance Plan of Greater New York (HIP)
NAIC Code:	55247
SERFF Tracking #:	HPHP-133665636
Market Segment:	Individual

1. Use this exhibit for both individual and Small Group Market Plans. A separate Exhibit should be provided for Individual and Small Group Filings.

2. Market segment refers to individual policies (includes Catastrophic) or Small Group.

3. The weighted percentage rate change reflects the expected change in premium rates that would apply to the contract holder (or member of Small Group business) on that contract holder's net rate change date for each contract holder within the indicated contract of metal level, rating region, and product name.

4. The "Product Street Name" is the product name as advertised to consumers (i.e., as consumers are likely to refer to this product/level when communicating with Cigna). A separate row is used for each product/contract of metal level, rating region, and product name.

5. Effective dates is the earliest date that the product's new rate would become effective. The Effective Date for Individual Small Group members are 1/1/2024, Effective Dates for Small Group members are 1/1/2024, 4/1/2024, 7/1/2024, 10/1/2024, and 1/1/2025.

6. If the premium rates are the lowest and rates are identical for all members, then the rating region does not need to be used, and "All Regions" can be used in the Rating Region column. If the rate change range information differs by rating region, then separate rows need to be used for each rating region.

7. If the premium rates are not the lowest and rates are not identical for all members, then the rating region does need to be used, and "All Regions" can be used in the Rating Region column. If the rate change range information differs by rating region, then separate rows need to be used for each rating region.

8. Insurer uses. Rating region refers to use on this exhibit to use the standard rating regions names developed by DFFS (i.e., Albany Area, Buffalo Area, etc.).

9. "Newest rate change" includes the most recent rates (such as age 20, 25, 30, etc. partner, family, plan, etc.).

10. "Lowest" should be the smallest percentage change that could affect any contract holder due to the submitted rate change for that metal level and rating region, including any applicable riders.

11. "Highest" should be the largest percentage change that could affect any contract holder due to the submitted rate change for that metal level and rating region, including any applicable riders.

12. The weighted average percentage should be developed based on an assumed gross premium volume or membership for that metal level, and rating region, including any applicable riders.

13. Percentage Rate Changes should be calculated using membership as of 3/31/2023.

14. This exhibit must be submitted as an Excel file and as a PDF file.

15. The Total Estimated Premium in Cell C4,C5 of this Exhibit should equal the total in Cell G4 of Exhibit 13c.

16. The Total Number of Members and Subscribers in Cells H-24 and I-24 of this Exhibit should equal the totals in Cells G-45 of Exhibit 13c and Cells G-43 of Exhibit 13c-Supplement respectively (i.e., Only those members/subscribers currently enrolled in plans that will continue to be offered in 2024).